

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ASHLEY M. YOHE

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-20911

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/08/2019 and confirmed on 4/23/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		276,850.50
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>_____</b>	<b>276,850.50</b>

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	17,400.00		
Trustee Fee	13,568.34		
Court Ordered Automotive Insurance	0.00		
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>_____</b>	<b>30,968.34</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	ANDREWS FEDERAL CREDIT UNION	0.00	18,545.25	0.00	18,545.25
	Acct: 6317				
	ANDREWS FCU	0.00	105,079.25	0.00	105,079.25
	Acct: 1202				
	ANDREWS FCU	0.00	74,486.91	0.00	74,486.91
	Acct: 3896				
	ANDREWS FCU	0.00	0.00	0.00	0.00
	Acct: 1202				
					198,111.41
Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ASHLEY M. YOHE	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	14,000.00	14,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX4-24				
	INTERNAL REVENUE SERVICE*	3,581.73	3,581.73	0.00	3,581.73
	Acct: 2926				
	PA DEPARTMENT OF REVENUE*	768.00	768.00	0.00	768.00
	Acct:				
	TOYOTA LEASE TRUST	23,617.97	23,617.97	0.00	23,617.97
	Acct: D251				
	CLEARVIEW FCU**	0.00	11,102.00	0.00	11,102.00
	Acct: 8604				
					39,069.70

Unsecured					
	ECMC(*)	432.36	27.35	0.00	27.35
	Acct: 2926				
	AMERICAN EXPRESS NATIONAL BANK	11,105.50	702.37	0.00	702.37
	Acct: 1005				
	ANDREWS FEDERAL CREDIT UNION	15,810.47	999.93	0.00	999.93

19-20911

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 0100				
	PORTFOLIO RECOVERY ASSOCIATES LLC	3,680.60	232.78	0.00	232.78
	Acct: 5635				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	5,717.57	361.61	0.00	361.61
	Acct: 2263				
	CHASE BANK USA NA(*)	9,694.11	613.10	0.00	613.10
	Acct: 7451				
	CITIBANK NA**	4,502.86	284.79	0.00	284.79
	Acct: 3452				
	QUANTUM3 GROUP LLC AGNT - COMENI	2,023.24	127.96	0.00	127.96
	Acct: 5268				
	COMPEL FITNESS	0.00	0.00	0.00	0.00
	Acct:				
	FIFTH THIRD BANK	39,949.19	2,526.60	0.00	2,526.60
	Acct: 2523				
	PORTFOLIO RECOVERY ASSOCIATES LLC	11,898.21	752.50	0.00	752.50
	Acct: 7889				
	NORDSTROM	0.00	0.00	0.00	0.00
	Acct: 5129				
	LVNV FUNDING LLC	2,836.62	179.41	0.00	179.41
	Acct: 8814				
	PNC BANK NA	3,004.24	190.01	0.00	190.01
	Acct: 0910				
	GREENSKY LLC(*)	24,281.25	1,535.67	0.00	1,535.67
	Acct: 4099				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,946.42	123.10	0.00	123.10
	Acct: 8276				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	693.54	43.87	0.00	43.87
	Acct: 5657				
	PAYOUT INC	31,872.68	0.00	0.00	0.00
	Acct: 4373				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8276				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	EQT INVESTMENTS INC	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	HLADIK ONORATO & FEDERMAN LLP**	0.00	0.00	0.00	0.00
	Acct:				
	A LYSA SIMON ESQ	0.00	0.00	0.00	0.00
	Acct:				
					8,701.05
<hr/>					
<b>TOTAL PAID TO CREDITORS</b>					<b>245,882.16</b>

19-20911

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	27,967.70
SECURED	0.00
UNSECURED	169,448.86

Date: 04/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

IN RE:  
ASHLEY M. YOHE

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-20911

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
Ashley M. Yohe  
Debtor

Case No. 19-20911-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Ashley M. Yohe, 3134 Algonquin Trail, New Kensington, PA 15068-8736
15007468	+ AES, P.O. Box 2251, Harrisburg, PA 17105-2251
15007478	+ Compel Fitness, 25935 Detroit Rd., Suite 336, Westlake, OH 44145-2452
15007481	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court;, Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263-0778
15007485	+ PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
15007488	+ PNC Card Services, PO Box 3180, Pittsburgh, PA 15230-3180
15007489	+ Suntrust/THD, 1797 NE Expressway, Atlanta, GA 30329-7803
15008124	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:20:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2024 23:49:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007469	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:19:16	American Express, PO Box 981537, El Paso, TX 79998-1537
15032712	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:19:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15007471	+ Email/Text: bankrupt@andrewsfcu.org	Apr 26 2024 23:50:00	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547
15007470	+ Email/Text: bankrupt@andrewsfcu.org	Apr 26 2024 23:50:00	Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
15051684	+ Email/Text: bankrupt@andrewsfcu.org	Apr 26 2024 23:50:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
15007473	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 26 2024 23:50:00	Barclays Bank, Po Box 8803, Wilmington, DE 19899-8803
15007474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:44:54	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15030227	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:06:51	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030665	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 23:49:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15007476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:06:53	CitiCards CBNA, Po Box 6217, Sioux Falls, SD

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 44

15052371	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:06:56	57117-6217 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15462184	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 26 2024 23:51:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis PA 15108-4212
15007477	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 26 2024 23:51:00	Comenity Bank/Pottery Barn, PO Box 182789, Columbus, OH 43218-2789
15467541	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 26 2024 23:50:00	Andrews Federal Credit Union, Dovenmuehle Mortgage, Inc., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
15495207	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 26 2024 23:50:00	Andrews Federal Credit Union, c/o Dovenmuehle Mortgage, Inc., 1 Corporate Drive Suite 360, Lake Zurich IL 60047
15169196	Email/Text: ECMCBKNotices@ecmc.org	Apr 26 2024 23:51:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15037854	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Apr 26 2024 23:50:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15018544	+ Email/Text: bankruptcy@greenskycredit.com	Apr 26 2024 23:49:00	Greensky, LLC/Home Depot Loan Services, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
15007486	Email/Text: sb_jira_integration@happymoney.com	Apr 26 2024 23:49:00	Payoff Inc., 3200 Park Center Drive, Suite 800, Costa Mesa, CA 92626
15007482	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:19:28	Home Depot - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15007483	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 26 2024 23:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15007475	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2024 00:07:17	Chase, Po Box 15298, Wilmington, DE 19850
15160181	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2024 00:07:22	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007484	+ Email/Text: bnc@nordstrom.com	Apr 26 2024 23:50:08	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
15020830	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2024 23:50:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15053879	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, National Association, PO Box 94982, Cleveland OH 44101
15053281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 01:15:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15007487	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:57	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
15016424	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2024 23:49:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15049705	Email/Text: bnc-quantum@quantum3group.com	Apr 26 2024 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15007490	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:45:01	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15054242	+ Email/Text: bncmail@w-legal.com	Apr 26 2024 23:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15047849	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 26 2024 23:50:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 44

15007491

+ Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Apr 26 2024 23:50:00

Toyota Motor Credit, 4 Gathall Drive, Suite 350,  
Parsippany, NJ 07054-4522

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Andrews Federal Credit Union
cr		Toyota Lease Trust
15007479	EQT	
15007480	Father	
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007472	*+	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
A Lysa Simon	on behalf of Creditor Andrews Federal Credit Union culawyers@earthlink.net
Christopher A. DeNardo	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com
Karina Velter	on behalf of Creditor Andrews Federal Credit Union karina.velter@powerskirk.com Kaitlyn.Pemper@powerskirk.com
Keri P. Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bersteinlaw.com btemple@bersteinlaw.com;aeiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com
Lauren M. Lamb	on behalf of Debtor Ashley M. Yohe julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com:LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com lilychristinacalkins@gmail.com
Mario J. Hanyon	on behalf of Creditor Andrews Federal Credit Union wbefcf@brockandscott.com mario.hanyon@brockandscott.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 44

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,  
PNGbankruptcy@peoples-gas.com

TOTAL: 12